

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

-----X Case No:

In re:

CHAPTER 13 PLAN

WARREN JOHNSON,

Debtor(s).

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1. The future earnings of the debtors are submitted to the supervision and control of the trustee and the debtors shall pay to the trustee for a total period of sixty (60) months, the sum of:

\$1,175.00 commencing October, 2015 through and including September, 2020, the last month of the plan.

2. From the payments so received, the trustee shall make disbursements as follows:

(a) Full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. Section 507 including Adam C. Gomerman, Esq. in the amount of \$2,500.00.

(b) Holders of allowed secured claims shall retain the liens securing such claims and shall be paid as follows:

ALL POST-PETITION PAYMENTS, INCLUDING BUT NOT LIMITED TO, MORTGAGE PAYMENTS, VEHICLE PAYMENTS, REAL ESTATE TAXES AND INCOME TAXES, TO BE MADE OUTSIDE THE PLAN BY THE DEBTOR. ALL AUTOMOBILE LOAN PAYMENTS TO HONDA FINANCE, THE LOAN ON THE 2007 HONDA ODYSSEY, ARE CURRENT AS OF THE DATE OF FILING.

Each secured creditor (ie., mortgage, vehicle or other secured) as listed in the debtor's schedules will be paid through this plan as follows:

Ocwen Federal Bank, Loan #7190121108, the first mortgage on the premises known as 1002 Stratford Street, North Bellmore, NY, to be paid pre-petition arrears in the sum of \$47,000.00 over the life of the plan.

Indymac Bank, Loan #8800438619, the second mortgage on the premises known as 1002 Stratford Street, North Bellmore, NY to be paid pre-petition arrears in the sum of \$800.00 over the life of the plan.

(c) Subsequent and or concurrently to distribution to secured creditors, dividends to unsecured creditors whose claims are duly allowed as follows:

Pro rata distribution to all timely filed proofs of claim of not less than 100%.

3. All lease agreements are hereby assumed, unless specifically rejected as follows: None.

Title to the debtor's property shall revert in the debtor upon completion of the plan or dismissal of the case, unless otherwise provided in the Order confirming this plan. Throughout the term of this plan, the debtor(s) will not incur post-petition debt over \$1,500.00 without prior written consent of the Chapter 13 trustee or the court.

Dated: September 8, 2015

/s Warren Johnson

WARREN JOHNSON

/s Adam C. Gomerman

Attorney For Debtor